

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Randy A. Wolfe  
Denise L. Wolfe  
Debtors

Case No. 15-04717-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: REshelman  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 24

Date Rcvd: Sep 05, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 07, 2018.

db/jdb +Randy A. Wolfe, 14203 Glessick School Road, Felton, PA 17322-8232  
4716508 +Client Services Inc, 3451 Harry Truman Blvd, Saint Charles, MO 63301-9816  
4747550 M&T Bank, PO Box 1508, Buffalo, NY 14240-1508

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4716504 +EDI: TSYSCOM Sep 05 2018 22:58:00 Barclays Bank Delaware, 125 South West Street, Wilmington, DE 19801-5014  
4716505 +EDI: CAPITALONE.COM Sep 05 2018 22:58:00 Capital One, PO Box 85147, Richmond, VA 23276-0001  
4734259 EDI: CAPITALONE.COM Sep 05 2018 22:58:00 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083  
4760151 +E-mail/Text: bncmail@w-legal.com Sep 05 2018 18:55:35 Cerastes, LLC, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
4716506 EDI: CHASE.COM Sep 05 2018 22:58:00 Chase, PO Box 15298, Wilmington, DE 19850-5298  
4716507 +EDI: CITICORP.COM Sep 05 2018 22:58:00 Citi, P.O. Box 6500, Sioux Falls, SD 57117-6500  
4716510 EDI: DISCOVER.COM Sep 05 2018 22:58:00 Discover Bank, PO Box 30943, Salt Lake City, UT 84130  
4718019 EDI: DISCOVER.COM Sep 05 2018 22:58:00 Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025  
4716509 EDI: IRS.COM Sep 05 2018 22:58:00 Department of Treasury, Internal Revenue Service, Cincinnati, OH 45999-0030  
4716511 E-mail/Text: camanagement@mtb.com Sep 05 2018 18:55:29 M & T Bank, One Fountain PL/3rd Floor, Buffalo, NY 14203  
4727426 E-mail/Text: camanagement@mtb.com Sep 05 2018 18:55:29 M&T BANK, PO BOX 1288, Buffalo, NY 14240  
4750714 +EDI: MID8.COM Sep 05 2018 22:58:00 Midland Credit Management, Inc., as agent for MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011  
4716512 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 05 2018 18:55:31 Pennsylvania Department of Revenue, PO Box 280946, Bankruptcy Division, Harrisburg, PA 17128-0946  
4788495 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 05 2018 18:55:31 Pennsylvania Department of Revenue, Bankruptcy division, P O Box 280946, Harrisburg P A 17128-0946  
4716835 EDI: RECOVERYCORP.COM Sep 05 2018 22:58:00 Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
4751262 EDI: RMSC.COM Sep 05 2018 22:58:00 Synchrony Bank, Attn: Bankruptcy Department, PO Box 530912, Atlanta, GA 30353-0912  
4716513 EDI: RMSC.COM Sep 05 2018 22:58:00 Synchrony Bank, Attn: Bankruptcy Dept, PO Box 965061, Orlando, FL 32896-5061  
4716514 EDI: RMSC.COM Sep 05 2018 22:58:00 Synchrony Bank/Sams Club, Attn: Bankruptcy Department, PO Box 965060, Orlando, FL 32896-5060  
4729476 EDI: WFFC.COM Sep 05 2018 22:58:00 Wells Fargo Bank N.A., d/b/a Wells Fargo Dealer Se, PO Box 19657, Irvine, CA 92623-9657  
4716515 EDI: WFFC.COM Sep 05 2018 22:58:00 Wells Fargo Dealer Services, PO Box 25341, Santa Ana, CA 92799-5341  
4744599 EDI: ECAST.COM Sep 05 2018 22:58:00 eCAST Settlement Corporation, POB 29262, New York NY 10087-9262

TOTAL: 21

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

4919789\* eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 07, 2018

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 5, 2018 at the address(es) listed below:

Charles J DeHart, III (Trustee) dehartstaff@pamdl3trustee.com, TWecf@pamdl3trustee.com  
James Warmbrodt on behalf of Creditor M&T Bank bkgroup@kmllawgroup.com  
John F Goryl on behalf of Creditor M&T Bank bkgroup@kmllawgroup.com  
Joshua I Goldman on behalf of Creditor M&T Bank bkgroup@kmllawgroup.com,  
bkgroup@kmllawgroup.com  
Michael R Caum on behalf of Debtor 1 Randy A. Wolfe mikecaumesq@comcast.net  
Michael R Caum on behalf of Debtor 2 Denise L. Wolfe mikecaumesq@comcast.net  
Recovery Management Systems Corporation claims@recoverycorp.com  
Thomas I Puleo on behalf of Creditor M&T Bank tpuleo@kmllawgroup.com, bkgroup@kmllawgroup.com  
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 9

**Information to identify the case:**

Debtor 1 **Randy A. Wolfe**  
First Name Middle Name Last Name

Debtor 2 **Denise L. Wolfe**  
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **1:15-bk-04717-HWV**

Social Security number or ITIN **xxx-xx-5437**

EIN **-----**

Social Security number or ITIN **xxx-xx-1968**

EIN **-----**

**Order of Discharge****12/15**

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Randy A. Wolfe

Denise L. Wolfe

By the  
court:



Honorable Henry W. Van Eck  
United States Bankruptcy Judge

By: REshelman, Deputy Clerk

September 5, 2018

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**